



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** BANK OF HAWAII CORPORATION

**City/State** HONOLULU, HI

## Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 23,232,699

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**BANK OF HAWAII CORPORATION**  
**130 MERCHANT STREET, 22ND FLOOR**  
  
**HONOLULU, HI 96813**

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BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Summary Ratios**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	23,114,818	21,576,187	22,205,513	19,320,248	17,530,632
Net income (\$000) .....	111,696	127,482	253,372	153,804	225,913
Number of BHCs in peer group .....	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.26	2.67	17	2.30	2.65	22	2.28	2.60	22	2.60	2.77	32	2.88	3.01	36
+ Non-interest income .....	0.74	0.96	45	0.80	1.11	37	0.79	1.04	40	0.88	1.21	37	1.04	1.32	49
- Overhead expense .....	1.79	2.17	21	1.84	2.24	24	1.82	2.17	25	1.94	2.57	20	2.16	2.69	22
- Provision for credit losses .....	-0.07	0.09	8	-0.28	-0.15	28	-0.23	-0.09	17	0.61	0.51	67	0.09	0.15	39
+ Securities gains (losses) .....	-0.02	0	6	0.01	0.01	76	-0.01	0.01	3	0.05	0.02	78	-0.02	0.01	3
+ Other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent) .....	1.26	1.40	36	1.55	1.79	34	1.47	1.66	35	0.99	1.04	43	1.64	1.56	56
Net operating income .....	0.97	1.06	38	1.18	1.36	34	1.14	1.26	38	0.80	0.81	41	1.29	1.19	57
Net income .....	0.97	1.06	38	1.18	1.35	34	1.14	1.26	38	0.80	0.82	41	1.29	1.19	57
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.51	3.12	12	2.56	3.14	16	2.52	3.06	17	3.01	3.55	18	3.59	4.41	10
Interest expense .....	0.11	0.24	21	0.16	0.27	24	0.14	0.25	25	0.27	0.52	17	0.54	1.08	12
Net interest income (tax equivalent) .....	2.40	2.88	16	2.41	2.85	19	2.38	2.80	19	2.73	3.01	29	3.05	3.33	30
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.03	0.08	47	0.07	0.13	34	0.05	0.11	37	0.06	0.27	20	0.12	0.21	44
Earnings coverage of net loan and lease losses (X) .....	64.97	-9.51	77	32.66	4.52	77	45.49	39.72	67	43	22.91	84	23.83	24.40	66
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.15	1.17	51	1.50	1.39	65	1.29	1.23	61	1.81	1.58	71	1	0.83	73
Allowance for loan and lease losses / Total loans and leases .....	1.15	1.15	52	1.49	1.37	65	1.28	1.20	62	1.80	1.55	72	1	0.81	73
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.12	0.41	9	0.16	0.63	9	0.15	0.49	12	0.15	0.71	6	0.18	0.57	11
30-89 days past due loans and leases / Total loans and leases .....	0.17	0.32	36	0.17	0.27	40	0.17	0.32	34	0.22	0.39	31	0.51	0.43	68
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	7.79	3.09	69	6.75	-1.82	78	7.71	-2.33	83	11.73	3.20	77	12.91	14.45	47
Net short-term noncore funding dependence .....	2.05	-1.79	66	1.11	-8.21	80	1.86	-7.71	78	5.72	-4.76	86	4.89	3.38	48
Net loans and leases / Total assets .....	55.13	61.60	29	52.52	59.81	22	53.23	58.67	32	57.30	61.58	28	60.35	63.77	30
<b>Capitalization</b>															
Tier 1 leverage ratio .....	7.29	9.08	9	7.31	9.11	7	7.32	8.98	10	6.71	9.13	3	7.25	9.76	4
Holding company equity capital / Total assets .....	5.81	10.04	3	6.98	10.88	4	7.07	10.71	6	6.67	11.16	3	7.11	12.43	3
Total equity capital (including minority interest) / Total assets .....	5.81	10.14	1	6.98	11.01	3	7.07	10.82	4	6.67	11.29	1	7.11	12.57	1
Common equity tier 1 capital / Total risk-weighted assets .....	11.66	11.90	50	12.36	12.69	51	12.12	12.42	48	12.06	12.38	51	12.18	12.17	54
Net loans and leases / Equity capital (X) .....	9.50	6.22	92	7.52	5.51	86	7.53	5.53	85	8.59	5.58	93	8.49	5.21	92
Cash dividends / Net income .....	54.09	34	88	42.47	25.30	87	44.84	28.27	85	69.85	42.30	88	46.69	33.12	76
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	2.47	7.91	37	14.68	9.29	71	10.59	10.50	60	13.86	16.68	46	5.55	9.26	47
Equity capital .....	-14.83	-0.29	15	17.12	9.31	82	17.25	7.46	86	6.81	6.99	55	1.47	10.49	13
Net loans and leases .....	7.55	11.87	42	2.20	0.79	71	2.72	3.36	52	8.12	9.07	55	5.48	9.10	48
Noncore funding .....	-5.99	10.50	43	-9.29	-23.76	71	-23.54	-14.79	36	-5.55	-12.18	58	7.12	6.59	57
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital .....	98.78	103.92	24	85.85	103.07	2	99.32	103.22	29	94.91	102.81	11	96.66	103.22	14
Cash from ops + noncash items + op expense / Op expense + dividends .....	144.08	116.54	64	55.71	130.64	19	55.98	154.48	14	121.41	147.24	46	207.44	190.27	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	196,680	201,191	400,522	419,597	436,585	-2.24	10.24
Income from lease financing receivables.....	2,205	2,545	5,012	2,788	7,734	-13.36	-40.10
Fully taxable income on loans and leases.....	198,699	203,518	405,117	421,891	443,813	-2.37	9.18
Tax-exempt income on loans and leases.....	186	218	417	494	506	-14.68	84.16
Estimated tax benefit on income on loans and leases.....	148	71	334	233	159	108.42	384.69
Income on loans and leases (tax equivalent).....	199,033	203,807	405,868	422,618	444,478	-2.34	9.29
Investment interest income (tax equivalent).....	72,640	59,361	127,287	128,322	145,861	22.37	10.79
Interest on balances due from depository institutions.....	855	404	893	916	3,594	111.63	-46.33
Interest income on other earning assets.....	555	367	702	661	1,001	51.23	26.71
Total interest income (tax equivalent).....	273,083	263,939	534,750	552,517	594,934	3.46	9.36
Interest on time deposits of \$250K or more.....	1,042	2,474	3,896	12,863	23,763	-57.88	-68.20
Interest on time deposits < \$250K.....	599	1,154	1,972	4,100	5,673	-48.09	-61.03
Interest on foreign office deposits.....	205	376	655	1,730	3,888	-45.48	-27.30
Interest on other deposits.....	4,042	4,477	8,693	14,273	35,050	-9.72	12.50
Interest on other borrowings and trading liabilities.....	6,082	7,580	14,210	17,136	21,308	-19.76	-51.65
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	11,970	16,061	29,426	50,102	89,682	-25.47	-43.72
Net interest income (tax equivalent).....	261,113	247,878	505,324	502,415	505,252	5.34	14.30
Non-interest income.....	85,888	85,770	175,368	169,706	181,979	0.14	-0.71
Adjusted operating income (tax equivalent).....	347,001	333,648	680,692	672,121	687,231	4.00	10.18
Overhead expense.....	206,935	198,524	403,224	373,923	379,189	4.24	16.94
Provision for credit losses.....	-8,000	-30,400	-50,500	117,800	16,000		
Securities gains (losses).....	-2,840	1,220	-1,298	9,932	-3,986		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	145,226	166,744	326,670	190,330	288,056	-12.90	3.03
Applicable income taxes.....	33,365	39,010	72,182	35,320	59,913	-14.47	-20.67
Tax equivalent adjustments.....	165	252	1,116	1,206	2,230	-34.52	-94.60
Applicable income taxes (tax equivalent).....	33,530	39,262	73,298	36,526	62,143	-14.60	-25.68
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	111,696	127,482	253,372	153,804	225,913	-12.38	16.55
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	111,696	127,482	253,372	153,804	225,913	-12.38	16.55
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	111,696	127,482	253,372	153,804	225,913	-12.38	16.55
Investment securities income (tax equivalent).....	72,640	59,361	127,287	128,322	145,861	22.37	10.79
US Treasury and agency securities (excluding mortgage-backed securities).....	2,518	915	2,760	6,327	17,231	175.19	-61.69
Mortgage-backed securities.....	64,461	54,328	114,538	111,466	109,451	18.65	53.60
All other securities.....	5,661	4,118	9,989	10,529	19,179	37.47	-66.75
Cash dividends declared.....	60,412	54,139	113,608	107,434	105,478	11.59	41.19
Common.....	56,474	54,139	110,633	107,434	105,478	4.31	31.99
Preferred.....	3,938	0	2,975	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.36	2.90	14	2.45	2.92	18	2.41	2.85	18	2.86	3.27	20	3.39	4	15
Less: Interest expense .....	0.10	0.22	24	0.15	0.25	24	0.13	0.23	25	0.26	0.48	17	0.51	0.98	15
Equals: Net interest income (tax equivalent) .....	2.26	2.67	17	2.30	2.65	22	2.28	2.60	22	2.60	2.77	32	2.88	3.01	36
Plus: Non-interest income .....	0.74	0.96	45	0.80	1.11	37	0.79	1.04	40	0.88	1.21	37	1.04	1.32	49
Equals: adjusted operating income (tax equivalent) .....	3	3.67	12	3.09	3.82	14	3.07	3.70	16	3.48	4.04	24	3.92	4.41	27
Less: Overhead expense .....	1.79	2.17	21	1.84	2.24	24	1.82	2.17	25	1.94	2.57	20	2.16	2.69	22
Less: Provision for credit losses .....	-0.07	0.09	8	-0.28	-0.15	28	-0.23	-0.09	17	0.61	0.51	67	0.09	0.15	39
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	-0.02	0	6	0.01	0.01	76	-0.01	0.01	3	0.05	0.02	79	-0.02	0.01	3
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.26	1.40	36	1.55	1.79	34	1.47	1.66	35	0.99	1.04	43	1.64	1.56	56
Less: Applicable income taxes (tax equivalent) .....	0.29	0.33	41	0.36	0.41	35	0.33	0.38	34	0.19	0.23	36	0.35	0.36	44
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.97	1.06	38	1.18	1.36	34	1.14	1.26	38	0.80	0.81	41	1.29	1.19	57
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.97	1.06	38	1.18	1.35	34	1.14	1.26	38	0.80	0.82	41	1.29	1.19	57
Memo: Net income (last four quarters) .....	1.03	1.12	37	1	1.25	25	1.14	1.26	38	0.80	0.82	41	1.29	1.19	57
Net income—BHC and noncontrolling (minority) interest .....	0.97	1.07	36	1.18	1.37	34	1.14	1.27	36	0.80	0.83	41	1.29	1.20	57
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.18	92.97	69	95.44	93.15	78	95.46	93.08	78	95.12	92.32	82	94.57	91.05	83
Average interest-bearing funds / Average assets .....	59.57	60.12	57	63.76	62.32	63	61.84	61.99	59	65.51	64.06	61	66.03	65.57	50
Interest income (tax equivalent) / Average earning assets .....	2.51	3.12	12	2.56	3.14	16	2.52	3.06	17	3.01	3.55	18	3.59	4.41	10
Interest expense / Average earning assets .....	0.11	0.24	21	0.16	0.27	24	0.14	0.25	25	0.27	0.52	17	0.54	1.08	12
Net interest income (tax equivalent) / Average earning assets .....	2.40	2.88	16	2.41	2.85	19	2.38	2.80	19	2.73	3.01	29	3.05	3.33	30
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.18	4.01	7	3.38	4.05	16	3.37	4.01	15	3.64	4.27	13	4.15	5.09	8
Interest-bearing bank balances .....	0.39	0.42	38	0.10	0.11	38	0.14	0.14	61	0.20	0.27	35	1.75	2.04	32
Federal funds sold and reverse repos .....		0.58			0.26			0.25			0.68			2.44	
Trading assets .....	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	2.51	3.09	13	2.56	3.11	17	2.52	3.04	18	3	3.51	19	3.58	4.36	11
Investment securities (tax equivalent) .....	1.61	1.85	25	1.55	1.80	33	1.53	1.77	34	2.10	2.25	33	2.61	2.76	40
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.23	1.22	50	0.72	1.28	21	0.95	1.14	37	2.14	1.75	71	2.71	2.32	78
Mortgage-backed securities .....	1.62	1.78	36	1.48	1.56	45	1.46	1.57	40	2	2.05	41	2.49	2.61	33
All other securities .....	2.15	2.82	26	2.22	2.91	29	2.37	2.81	40	3.08	3.24	48	3.55	4.06	39
Interest-bearing deposits .....	0.09	0.20	23	0.13	0.24	26	0.11	0.21	27	0.28	0.53	18	0.63	1.10	16
Time deposits of \$250K or more .....	0.33	0.50	25	0.49	0.76	23	0.46	0.66	31	1.10	1.42	23	1.96	1.96	45
Time deposits < \$250K .....	0.35	0.44	40	0.59	0.72	41	0.52	0.62	44	0.95	1.36	16	1.22	1.82	16
Other domestic deposits .....	0.07	0.17	19	0.08	0.17	25	0.08	0.15	29	0.15	0.36	12	0.41	0.93	10
Foreign deposits .....	0.06	0.25	29	0.12	0.12	59	0.10	0.14	51	0.27	0.42	35	0.58	1.19	16
Federal funds purchased and repos .....	2.42	0.36	97	2.39	0.19	96	2.42	0.17	95	2.46	0.62	95	3.24	1.86	87
Other borrowed funds and trading liabilities .....	0.80	1.24	31	1.61	1.31	64	1.81	1.27	70	1.88	1.50	71	1.28	2.38	7
All interest-bearing funds .....	0.17	0.36	18	0.23	0.40	23	0.21	0.37	23	0.40	0.74	13	0.77	1.49	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	85,888	85,770	175,368	169,706	181,979
Fiduciary activities income	23,202	23,360	46,848	44,872	45,847
Service charges on deposit accounts - domestic	15,060	12,805	26,740	25,017	30,897
Trading revenue	6,329	3,396	7,967	17,414	9,588
Investment banking fees and commissions	3,749	3,540	7,177	6,660	8,688
Insurance activities revenue	389	407	823	871	2,417
Venture capital revenue	0	0	0	0	0
Net servicing fees	3,242	1,951	3,762	-2,020	3,148
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,947	12,669	24,247	11,888	10,539
Other non-interest income	30,970	27,642	57,804	65,004	70,855
Total overhead expenses	206,935	198,524	403,224	373,923	379,189
Personnel expense	120,123	114,575	232,622	211,043	219,338
Net occupancy expense	36,386	33,113	67,903	71,911	61,580
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	50,426	50,836	102,699	90,969	98,271
Fee income on mutual funds and annuities	2,062	2,098	4,206	4,011	6,289
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	852,646	973,248	959,666	1,121,512	1,349,791
Number of equivalent employees	2,114	2,085	2,056	2,022	2,124
Average personnel expense per employee	56.82	54.95	113.14	104.37	103.27
Average assets per employee	10,934.16	10,348.29	10,800.35	9,555.02	8,253.59

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	2.40	2.35	57	2.45	2.15	57	2.40	2.17	57	2.36	2.02	61	3.46	2.72	64
Overhead expenses / Net Interest Income + non-interest income	59.66	59.40	48	59.55	59.03	46	59.33	59.28	45	55.73	62.28	28	55.36	61.29	24
<b>Percent of Average Assets</b>															
Total overhead expense	1.79	2.17	21	1.84	2.24	24	1.82	2.17	25	1.94	2.57	20	2.16	2.69	22
Personnel expense	1.04	1.20	30	1.06	1.25	31	1.05	1.21	32	1.09	1.30	27	1.25	1.41	34
Net occupancy expense	0.31	0.22	85	0.31	0.24	78	0.31	0.23	81	0.37	0.26	88	0.35	0.28	76
Other operating expenses	0.44	0.72	10	0.47	0.73	13	0.46	0.72	9	0.47	0.94	7	0.56	0.97	11
Overhead less non-interest income	1.05	1.19	34	1.05	1.10	40	1.03	1.10	35	1.06	1.25	35	1.12	1.32	31
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	59.64	58.92	51	59.50	58.45	48	59.24	58.83	47	55.63	61.82	28	55.18	60.64	26
Personnel expense	34.62	32.65	58	34.34	33.10	55	34.17	32.93	53	31.40	32.36	39	31.92	32.39	46
Net occupancy expense	10.49	6.14	93	9.92	6.33	90	9.98	6.23	92	10.70	6.58	94	8.96	6.52	88
Other operating expenses	14.53	19.36	15	15.24	18.60	28	15.09	19.18	18	13.53	22.28	6	14.30	21.20	8
Total non-interest income	24.75	25.40	54	25.71	28.18	51	25.76	27.67	48	25.25	28.83	47	26.48	29.23	55
Fiduciary activities income	6.69	2.23	87	7	2.24	90	6.88	2.20	89	6.68	2.09	89	6.67	1.97	89
Service charges on domestic deposit accounts	4.34	3.45	62	3.84	3.19	61	3.93	3.27	58	3.72	3.27	59	4.50	3.88	59
Trading revenue	1.82	0.45	84	1.02	0.72	77	1.17	0.62	82	2.59	1.28	80	1.40	1.18	76
Investment banking fees and commissions	1.08	2.25	43	1.06	2.52	41	1.05	2.58	40	0.99	2.46	41	1.26	3.54	41
Insurance activities revenue	0.11	0.36	61	0.12	0.37	58	0.12	0.36	56	0.13	0.41	59	0.35	0.47	69
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.93	1.38	69	0.58	0.55	67	0.55	0.60	68	-0.30	0.01	17	0.46	0.28	76
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.85	1.51	47	3.80	3.83	59	3.56	3.30	60	1.77	3.92	44	1.53	1.86	53
Other non-interest income	8.93	9.09	63	8.28	9.26	57	8.49	9.27	55	9.67	9.65	60	10.31	10.04	65
Overhead less non-interest income	34.88	32.73	50	33.79	29.94	54	33.47	30.52	53	30.38	31.93	43	28.70	31.06	36
Applicable income taxes / Pretax net operating income (tax equivalent)	22.97	21.22	69	23.40	21.54	70	22.10	21.18	58	18.56	18.63	43	20.80	20.56	54
Applicable income tax + TE / Pretax net operating income + TE	23.09	23.38	51	23.55	23.10	60	22.44	22.67	44	19.19	21.18	26	21.57	23.23	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	10,450,386	9,232,733	9,679,362	9,053,504	8,437,287	13.19	45.35
Commercial and industrial loans	719,581	1,201,516	877,542	1,306,378	867,305	-40.11	-10.34
Loans to individuals	1,136,091	995,277	1,067,934	1,022,694	1,112,631	14.15	37.55
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	458	8,813	1,923	9,537	961	-94.80	-6.15
Other loans and leases	652,017	668,122	664,257	644,727	612,994	-2.41	9.43
Less: Unearned income	2,446	17,593	5,196	14,255	1,224	-86.10	-62.12
Loans and leases, net of unearned income	12,956,087	12,088,868	12,285,822	12,022,585	11,029,954	7.17	37.71
Less: Allowance for loan and lease losses	148,512	180,385	157,821	216,252	110,027	-17.67	39.64
Net loans and leases	12,807,575	11,908,483	12,128,001	11,806,333	10,919,927	7.55	37.69
Debt securities that reprice or mature in over 1 year	8,012,887	8,112,267	8,722,176	6,649,787	4,886,476	-1.23	57.44
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	20,820,462	20,020,750	20,850,177	18,456,120	15,806,403	3.99	44.68
Interest-bearing bank balances	578,694	912,314	364,107	334,668	259,553	-36.57	-8.81
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	264,282	358,287	248,660	404,629	774,821	-26.24	-73.83
Trading assets	69,165	109,853	97,319	144,630	69,092	-37.04	87.04
Total earning assets	21,732,603	21,401,204	21,560,263	19,340,047	16,909,869	1.55	35.21
Non-interest-bearing cash and due from depository institutions	260,672	269,153	196,327	279,420	299,105	-3.15	8.79
Premises, fixed assets, and leases	293,965	295,772	295,014	299,237	289,226	-0.61	145.85
Other real estate owned	2,332	2,332	2,332	2,332	2,737	0.00	17.13
Investment in unconsolidated subsidiaries	1,380	3,002	1,974	4,100	8,329	-54.03	-87.00
Intangible and other assets	941,747	700,720	729,031	678,515	586,230	34.40	75.42
Total assets	23,232,699	22,672,183	22,784,941	20,603,651	18,095,496	2.47	36.81
Quarterly average assets	23,272,878	22,060,661	22,693,427	20,314,918	17,802,027	5.49	41.21
Average loans and leases (YTD)	12,505,628	12,050,380	12,047,788	11,610,433	10,708,673	3.78	36.73
<b>Memoranda</b>							
Loans held-for-sale	4,514	47,490	26,746	82,565	39,062	-90.49	-77.82
Loans not held-for-sale	12,951,573	12,041,378	12,259,076	11,940,020	10,990,892	7.56	37.96
Real estate loans secured by 1-4 family	6,570,612	5,838,120	6,139,857	5,759,824	5,556,164	12.55	38.44
Commercial real estate loans	3,577,580	3,083,528	3,235,990	2,980,079	2,572,391	16.02	64.35
Construction and land development	377,173	392,612	335,207	371,571	309,599	-3.93	-2.83
Multifamily	765,022	549,765	665,800	501,012	429,661	39.15	148.37
Nonfarm nonresidential	2,435,385	2,141,151	2,234,983	2,107,496	1,833,131	13.74	64.49
Real estate loans secured by farmland	2,507	2,654	2,553	2,677	2,727	-5.54	-72.67
Total investment securities	8,277,169	8,470,554	8,970,836	7,054,416	5,661,297	-2.28	35.70
U.S. Treasury securities	277,069	181,641	246,341	8,421	275,531	52.54	-44.66
US agency securities (excluding mortgage-backed securities)	120,046	155,992	137,022	174,386	242,122	-23.04	-72.24
Municipal securities	65,841	57,924	75,818	58,603	109,909	13.67	-92.75
Mortgage-backed securities	7,411,221	7,672,994	8,108,227	6,576,370	4,682,439	-3.41	91.75
Asset-backed securities	0	0	0	0	0		
Other debt securities	402,992	402,003	403,428	236,636	351,296	0.25	2.56
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	3,955,476	4,522,941	4,276,056	3,791,689	2,619,003	-12.55	70.74
U.S. Treasury securities	145,512	50,207	114,845	921	1,155	189.82	26796.86
US agency securities (excluding mortgage-backed securities)	120,046	155,992	137,022	174,386	242,122	-23.04	-72.24
Municipal securities	65,841	24,499	75,818	24,840	55,098	168.75	-90.14
Mortgage-backed securities	3,239,758	3,900,781	3,565,259	3,366,937	1,984,307	-16.95	240.80
Asset-backed securities	0	0	0	0	0		
Other debt securities	384,319	391,462	383,112	224,605	336,321	-1.82	44.89
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-497,954	17,504	-48,160	85,966	20,587		
Available-for-sale securities appreciation (depreciation)	-456,855	1,282	-44,829	70,052	11,366		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,723,105	3,526,612	2,932,981	3,582,212	2,617,156	5.57	36.43

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,813,020	6,081,931	6,713,937	5,309,238	4,067,982	12.02	60.51
NOW, ATS and transaction accounts .....	4,153,616	4,310,139	4,426,815	3,853,365	2,963,627	-3.63	44.31
Time deposits less brokered deposits < \$250K .....	331,094	380,212	357,786	405,222	465,866	-12.92	-6.99
MMDA and other savings accounts .....	7,699,228	7,336,752	7,101,621	6,400,152	6,009,740	4.94	51.73
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	18,996,958	18,109,034	18,600,159	15,967,977	13,507,215	4.90	51.33
Time deposits of \$250K or more .....	841,690	915,958	555,625	1,151,886	1,209,001	-8.11	-33.44
Foreign deposits .....	1,187,033	1,144,717	1,204,324	1,091,758	1,067,201	3.70	22.76
Federal funds purchased and repos .....	425,490	550,490	450,490	600,590	604,306	-22.71	-15.79
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	0	75,336		-100.00
Other borrowings w/remaining maturity over 1 year .....	10,343	10,437	10,391	60,481	118,439	-0.90	-95.74
Brokered deposits < \$250K .....	0	0	0	0	1,065		
Noncore funding .....	2,464,556	2,621,602	2,220,830	2,904,715	3,075,348	-5.99	-17.98
Trading liabilities .....	106,402	18,616	23,633	18,627	7,520	471.56	872.42
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		
Other liabilities .....	316,037	339,400	328,708	337,825	218,581	-6.88	59.01
Total liabilities .....	21,883,953	21,088,652	21,173,330	19,229,144	16,808,664	3.77	38.79
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	175,487	175,487	175,487	0	0	0.00	
Common stock .....	582	580	581	580	579	0.34	1.04
Common surplus .....	616,207	598,774	607,021	591,360	582,566	2.91	10.75
Retained earnings .....	2,002,005	1,884,431	1,950,375	1,811,979	1,761,415	6.24	36.35
Accumulated other comprehensive income .....	-368,448	-41,468	-66,382	7,822	-31,112		
Other equity capital components .....	-1,077,087	-1,034,273	-1,055,471	-1,037,234	-1,026,616		
Total holding company equity capital .....	1,348,746	1,583,531	1,611,611	1,374,507	1,286,832	-14.83	11.12
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,348,746	1,583,531	1,611,611	1,374,507	1,286,832	-14.83	11.12
Total liabilities and capital .....	23,232,699	22,672,183	22,784,941	20,603,651	18,095,496	2.47	36.81
<b>Memoranda</b>							
Non-interest-bearing deposits .....	7,374,055	6,570,232	7,275,287	5,749,612	4,489,525	12.23	56.66
Interest-bearing deposits .....	13,651,626	13,599,477	13,084,821	12,462,009	11,294,957	0.38	35.46
Total deposits .....	21,025,681	20,169,709	20,360,108	18,211,621	15,784,482	4.24	42.21
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,611,611	1,374,507	1,374,507	1,286,832	1,268,200		
Accounting restatements .....	0	0	0	3,632	0		
Net income .....	111,696	127,482	253,372	153,804	225,913		
Net sale of new perpetual preferred stock .....	0	175,487	175,487	0	0		
Net sale of new common stock .....	4,058	6,660	14,048	9,168	7,578		
Sale of treasury stock .....	8,172	6,122	13,267	7,577	8,337		
Less: Purchase of treasury stock .....	24,313	3,298	31,258	18,006	137,649		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	60,412	54,139	113,608	107,434	105,478		
Change in other comprehensive income .....	-302,066	-49,290	-74,204	38,934	19,931		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,348,746	1,583,531	1,611,611	1,374,507	1,286,832		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	44.98	38.78	62	40.72	36.32	56	42.48	36.25	63	43.94	36.22	65	46.63	37.78	62
Commercial and industrial loans	3.10	11.05	10	5.30	12.25	12	3.85	10.76	11	6.34	13.52	14	4.79	12.02	16
Loans to individuals	4.89	3.52	72	4.39	3.48	70	4.69	3.36	71	4.96	3.40	68	6.15	4.20	70
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.19	30	0.04	0.21	52	0.01	0.18	33	0.05	0.19	55	0.01	0.24	33
Other loans and leases	2.81	4.45	45	2.95	4.22	50	2.92	4.47	47	3.13	4.63	48	3.39	5.01	44
Net loans and leases	55.13	61.60	29	52.52	59.81	22	53.23	58.67	32	57.30	61.58	28	60.35	63.77	30
Debt securities over 1 year	34.49	19.46	89	35.78	17.61	97	38.28	19.46	96	32.27	15.55	96	27	14.60	93
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	89.62	82.34	85	88.31	78.32	92	91.51	79.22	95	89.58	78.16	93	87.35	79.65	74
Interest-bearing bank balances	2.49	4.59	38	4.02	9.11	21	1.60	8.50	10	1.62	7.51	12	1.43	3.06	34
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.14	1.68	51	1.58	1.53	62	1.09	1.56	51	1.96	1.68	66	4.28	1.91	84
Trading assets	0.30	0.55	69	0.48	0.60	66	0.43	0.49	73	0.70	1.01	66	0.38	1.19	64
Total earning assets	93.54	90.95	78	94.39	91.43	85	94.63	91.77	80	93.87	91.05	81	93.45	89.53	88
Non-interest cash and due from depository institutions	1.12	1.01	63	1.19	1.01	60	0.86	0.82	55	1.36	1.07	75	1.65	1.14	84
Other real estate owned	0.01	0.01	64	0.01	0.02	54	0.01	0.01	64	0.01	0.02	49	0.02	0.03	43
All other assets	5.33	7.97	19	4.42	7.50	11	4.51	7.35	17	4.78	7.82	11	4.90	9.27	8
<b>Memoranda</b>															
Short-term investments	3.63	7.68	32	5.60	12.01	21	2.69	11.47	7	3.59	11.17	16	5.72	7.63	53
U.S. Treasury securities	1.19	1.96	54	0.80	1.08	65	1.08	1.47	64	0.04	0.84	44	1.52	1.03	71
US agency securities (excluding mortgage-backed securities)	0.52	0.84	54	0.69	0.77	64	0.60	0.82	57	0.85	0.63	71	1.34	0.54	81
Municipal securities	0.28	1.75	31	0.26	1.72	30	0.33	1.73	32	0.28	1.69	29	0.61	1.34	43
Mortgage-backed securities	31.90	13.68	96	33.84	12.97	97	35.59	14.14	98	31.92	11.75	97	25.88	11.44	96
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	1.73	0.52	87	1.77	0.52	86	1.77	0.53	88	1.15	0.42	81	1.94	0.39	91
Loans held-for-sale	0.02	0.35	33	0.21	0.42	51	0.12	0.55	41	0.40	0.52	52	0.22	0.39	50
Loans held for investment	55.75	61.41	30	53.11	59.85	22	53.80	58.06	35	57.95	61.72	29	60.74	63.50	31
Real estate loans secured by 1-4 family	28.28	12.26	92	25.75	11.69	91	26.95	11.46	93	27.96	11.91	93	30.70	13.29	93
Revolving	4.28	1.49	93	3.83	1.45	94	3.98	1.42	94	4.46	1.66	94	5.36	2.07	92
Closed-end, secured by first liens	22.66	10.40	88	20.58	9.84	88	21.68	9.67	87	21.89	9.81	91	23.22	10.69	92
Closed-end, secured by junior liens	1.34	0.18	96	1.34	0.20	96	1.28	0.17	95	1.61	0.22	96	2.13	0.28	95
Commercial real estate loans	15.40	24.34	28	13.60	22.48	25	14.20	22.69	27	14.46	22.22	27	14.22	22.23	33
Construction and land development	1.62	3.75	33	1.73	3.35	33	1.47	3.34	29	1.80	3.40	34	1.71	3.44	36
Multifamily	3.29	3.69	57	2.42	3.31	48	2.92	3.57	52	2.43	3.12	48	2.37	3.01	47
Nonfarm nonresidential	10.48	15.50	30	9.44	14.81	28	9.81	14.57	32	10.23	14.72	31	10.13	14.69	35
Real estate loans secured by farmland	0.01	0.35	30	0.01	0.34	32	0.01	0.30	33	0.01	0.33	31	0.02	0.36	32

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	80.66	62.08	80	76.37	59.66	81	78.78	61.05	78	75.30	57.15	83	76.49	57.46	79
Real estate loans secured by 1-4 family	50.71	20.31	94	48.29	19.82	96	49.98	19.86	96	47.91	19.43	95	50.37	20.75	96
Revolving	7.68	2.40	96	7.19	2.42	96	7.38	2.43	96	7.63	2.64	96	8.80	3.15	96
Closed-end	43.03	17.67	94	41.10	17.22	94	42.59	17.24	95	40.27	16.59	95	41.58	17.39	93
Commercial real estate loans	27.61	38.23	33	25.51	36.54	28	26.34	37.86	30	24.79	34.63	29	23.32	33.52	32
Construction and land development	2.91	5.97	34	3.25	5.50	35	2.73	5.65	32	3.09	5.26	36	2.81	5.09	38
1-4 family	0.18	1.34	27	0.21	1.11	28	0.19	1.18	30	0.23	0.93	33	0.30	0.94	37
Other	2.73	4.56	37	3.04	4.33	38	2.54	4.40	38	2.86	4.19	40	2.51	4.02	36
Multifamily	5.90	5.72	63	4.55	5.34	55	5.42	5.78	58	4.17	4.96	49	3.90	4.69	47
Nonfarm nonresidential	18.80	24.64	36	17.71	24.14	34	18.19	24.56	36	17.53	22.93	36	16.62	22.15	36
Owner-occupied	3.73	8.28	27	3.51	8.14	23	3.72	8.29	25	3.95	7.68	29	3.78	7.72	29
Other	15.07	16.13	46	14.20	15.71	43	14.47	15.94	45	13.58	14.95	41	12.84	14.34	45
Real estate loans secured by farmland	0.02	0.59	33	0.02	0.59	33	0.02	0.54	35	0.02	0.54	31	0.02	0.55	32
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	5.55	18.46	7	9.94	20.98	12	7.14	18.86	12	10.87	22.17	12	7.86	19.53	11
Loans to individuals	8.77	6.27	72	8.23	6.28	71	8.69	6.24	71	8.51	6.13	72	10.09	7.13	69
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.32	31	0.07	0.37	50	0.02	0.34	33	0.08	0.32	54	0.01	0.37	32
Other loans and leases	5.03	8.30	48	5.53	8.03	53	5.41	8.75	51	5.36	9.09	48	5.56	9.85	46
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	568.83	407.54	81	519.61	383.17	78	535.58	391.81	80	582.44	381.27	87	602.90	391.26	85
Real estate loans secured by 1-4 family	357.65	130.40	95	328.56	124.52	94	339.73	126.06	96	370.55	125.03	96	397.02	138.18	95
Revolving	54.19	15.55	96	48.92	15.53	96	50.20	15.44	96	59.05	17.42	96	69.34	21.26	95
Closed-end	303.46	113.22	93	279.64	107.53	93	289.53	108.85	93	311.49	106.14	95	327.68	115.20	95
Commercial real estate loans	194.73	254.23	33	173.54	238.21	33	179.05	245.88	32	191.72	234.65	35	183.81	229.44	37
Construction and land development	20.53	38.88	35	22.10	35.52	39	18.55	35.95	36	23.90	35.62	41	22.12	34.95	45
1-4 family	1.25	8.60	29	1.42	7.06	27	1.30	7.42	31	1.75	6.34	34	2.37	6.61	41
Other	19.28	29.76	39	20.68	28.07	41	17.25	28.11	39	22.16	28.16	45	19.75	27.32	45
Multifamily	41.64	39.14	65	30.94	34.78	56	36.84	38.66	61	32.23	32.74	61	30.70	31.04	57
Nonfarm nonresidential	132.56	162.28	40	120.50	157.17	35	123.67	158.05	36	135.58	155.06	39	130.99	152.10	42
Owner-occupied	26.31	54.20	28	23.90	52.65	25	25.31	52.99	27	30.54	52.37	31	29.79	53.07	33
Other	106.26	106.54	49	96.60	102.08	48	98.35	102.54	50	105.04	100.54	53	101.20	97.41	53
Real estate loans secured by farmland	0.14	3.62	32	0.15	3.59	31	0.14	3.22	33	0.17	3.44	32	0.19	3.60	33
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	39.17	115.10	9	67.62	127.07	18	48.56	114.45	16	84.04	139.91	21	61.97	122.02	25
Loans to individuals	61.84	35.52	77	56.01	35.29	73	59.09	34.55	75	65.79	37.47	75	79.50	43.51	73
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.02	1.81	32	0.50	2.01	53	0.11	1.86	33	0.61	1.88	57	0.07	2.18	33
Other loans and leases	35.49	50.19	52	37.60	46.75	56	36.75	51.06	53	41.48	49.54	57	43.80	52.44	57
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	23.97	30.64	38	22.17	28.84	34	22.72	30.07	35	21.06	27.32	34	19.69	26.45	34
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	169.06	203.71	41	150.87	187.37	36	154.46	195.33	37	162.91	183.76	42	155.22	178.57	42
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	195.37	261.50	33	174.76	244.59	32	179.78	252.85	31	193.45	240.85	35	185.01	236.10	36

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

# Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	3.63	7.68	32	5.60	12.01	21	2.69	11.47	7	3.59	11.17	16	5.72	7.63	53
Liquid assets	37.52	25.39	81	41.03	28.17	83	40.16	29.03	77	36.49	26.22	82	32.21	22.44	79
Investment securities	35.63	21.68	86	37.36	19.64	96	39.37	21.63	93	34.24	17.85	93	31.29	16.99	90
Net loans and leases	55.13	61.60	29	52.52	59.81	22	53.23	58.67	32	57.30	61.58	28	60.35	63.77	30
Net loans, leases and standby letters of credit	55.72	62.44	28	52.97	60.62	21	53.83	59.49	31	57.80	62.48	30	60.80	64.84	28
Core deposits	81.77	75.64	67	79.87	74.75	64	81.63	75.71	70	77.50	70.67	62	74.64	63.09	74
Noncore funding	10.61	10.86	62	11.56	10.89	66	9.75	10.30	61	14.10	14.13	65	17	19.36	55
Time deposits of \$250K or more	3.62	1.54	88	4.04	1.81	89	2.44	1.58	80	5.59	2.11	93	6.68	2.94	91
Foreign deposits	5.11	0.34	93	5.05	0.35	93	5.29	0.34	93	5.30	0.36	93	5.90	0.43	92
Federal funds purchased and repos	1.83	1.20	75	2.43	1.20	82	1.98	1.23	77	2.91	1.47	79	3.34	1.94	76
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.83	0.50	84	2.43	0.52	90	1.98	0.54	86	2.91	0.54	88	3.34	0.48	89
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.63	9	0	0.99	12	0	1	11	0	1.24	7	0.42	3.01	21
Earning assets that reprice within 1 year	16	36.16	8	17.64	38.93	8	14.45	37.37	4	16.19	39.38	3	19.09	39.29	7
Interest-bearing liabilities that reprice within 1 year	4.64	6.49	48	4.69	7.04	40	3.49	6.39	32	7.22	8.20	59	7.89	10.19	39
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	11.36	28.22	13	12.95	30.25	15	10.95	29.65	10	8.96	29.11	11	11.20	26.63	11
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	7.79	3.09	69	6.75	-1.82	78	7.71	-2.33	83	11.73	3.20	77	12.91	14.45	47
Net short-term noncore funding dependence	2.05	-1.79	66	1.11	-8.21	80	1.86	-7.71	78	5.72	-4.76	86	4.89	3.38	48
Short-term investment / Short-term noncore funding	66.34	166.36	30	85.15	284.81	18	61.20	273.46	12	41.16	184.19	14	57.24	77.77	53
Liquid assets - short-term noncore funding / Nonliquid assets	51.30	28.61	78	58.41	34.02	82	59.76	36.68	78	43.73	28.18	79	32.77	16.97	84
Net loans and leases / Total deposits	60.91	76.80	18	59.04	74.66	13	59.57	72.79	19	64.83	79.43	14	69.18	90.31	12
Net loans and leases / Core deposits	67.42	82.80	23	65.76	81.17	19	65.20	78.25	25	73.94	88.34	24	80.85	103.93	13
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-29.36	-6.37	4	1.09	0.84	64	-2.90	0.12	4	6.31	1.57	95	1.60	0.72	82
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-26.94	-13.54	12	0.08	1.94	9	-2.70	-0.25	9	5.14	4.31	67	0.88	1.36	42
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	52.21	23.58	85	46.60	13.42	88	52.33	14.28	90	46.25	11.38	92	53.74	12.67	96
Available-for-sale securities	47.79	74.56	14	53.40	84.66	11	47.67	83.77	9	53.75	87.23	7	46.26	85.40	4
U.S. Treasury securities	3.35	9.26	39	2.14	5.52	55	2.75	6.70	51	0.12	4.72	39	4.87	6.15	63
US agency securities (excluding mortgage-backed securities)	1.45	4.02	45	1.84	4.50	51	1.53	4.12	46	2.47	4.01	55	4.28	3.49	68
Municipal securities	0.80	8	27	0.68	8.87	25	0.85	8.22	25	0.83	9.83	24	1.94	7.75	35
Mortgage-backed securities	89.54	63.23	89	90.58	66.59	84	90.38	66.54	88	93.22	66.64	85	82.71	67.43	71
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	4.87	3.01	73	4.75	3.17	71	4.50	3.08	70	3.35	3.01	67	6.21	2.94	80
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	3.19	8.89	30	4.23	8.69	35	2.77	7.78	28	5.74	10.55	35	13.69	11.86	64
Debt securities 1 to 5 years	4.17	20.02	12	4.04	17.05	21	5.48	18.25	22	6.01	17.03	32	10.31	17.94	47
Debt securities over 5 years	92.64	68.75	93	91.73	72.17	87	91.75	71.11	87	88.25	69.86	75	76.01	66.02	55
Pledged securities	44.98	30.80	74	41.63	33.87	62	32.69	32.26	51	50.78	35.67	71	46.23	30.57	70
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-33.66	-31.70	54	-4.92	51.37	22	-17.11	27.98	19	-28.53	183.32	3	-4.51	26.69	32
Investment securities	-2.28	21.19	18	41.10	33.34	64	27.17	31.36	51	24.61	23.62	63	3.12	11.75	37
Core deposits	4.90	9.58	47	19.16	16.88	68	16.48	16.94	61	18.22	26.88	21	5.55	11.23	38
Noncore funding	-5.99	10.50	43	-9.29	-23.76	71	-23.54	-14.79	36	-5.55	-12.18	58	7.12	6.59	57

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	3,291,934	2,819,038	2,982,672	2,787,123	2,713,937
Commit: Secured commercial real estate loans	426,157	328,307	361,775	294,524	282,857
Commit: Unsecured real estate loans	3,233	3,623	3,938	6,198	14,588
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	137,435	101,240	136,838	102,140	82,403
Commercial and similar letters of credit	17,536	14,953	18,956	10,511	16,981
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	110,264	7,437	4,945	8,204	488
Credit derivatives - notional amount (holding company as beneficiary)	3,090	1,899	1,258	2,437	1,608
Credit derivative contracts w/ purchased credit protection-investment grade	113,354	9,336	6,203	10,641	2,096
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	12,423	97,020	58,523	158,759	82,735
Written options contracts (interest rate)	10,914	64,016	45,857	102,881	48,677
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,096,848	2,739,597	2,800,643	2,725,555	1,604,777
Futures and forward foreign exchange	89,000	87,913	95,707	84,060	75,282
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	118,728	142,481	131,672	133,286	114,499

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	14.17	24.48	14	12.43	22.45	13	13.09	22.78	16	13.53	22.01	18	15	23.52	20
Standby letters of credit	0.59	0.66	58	0.45	0.67	47	0.60	0.65	60	0.50	0.71	48	0.46	0.84	41
Commercial and similar letters of credit	0.08	0.02	88	0.07	0.02	86	0.08	0.02	90	0.05	0.02	85	0.09	0.02	91
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.47	0.26	75	0.03	0.25	57	0.02	0.24	56	0.04	0.35	57	0	0.42	55
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.18	60	0.01	0.19	59	0.01	0.18	59	0.01	0.30	59	0.01	0.52	59
Credit derivative contracts w/ purchased credit protection-investment grade	0.49	0.19	80	0.04	0.18	71	0.03	0.18	70	0.05	0.25	72	0.01	0.30	69
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	14.32	44.65	47	13.81	49.75	42	13.75	46.30	45	15.55	48.62	39	10.64	68.47	28
Interest rate contracts	13.43	32.11	48	12.79	35.96	41	12.75	32.46	46	14.50	34.36	40	9.59	47.31	28
Interest rate futures and forward contracts	0.05	3.60	40	0.43	5.17	56	0.26	3.25	51	0.77	6.21	51	0.46	10.67	49
Written options contracts (interest rate)	0.05	1.58	28	0.28	1.82	36	0.20	1.41	38	0.50	2.18	41	0.27	2.47	40
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	13.33	21.90	52	12.08	20.67	50	12.29	20.49	49	13.23	20.83	48	8.87	28.86	31
Foreign exchange contracts	0.38	6.76	71	0.39	6.16	69	0.42	6.30	70	0.41	6.01	66	0.42	10.12	62
Futures and forward foreign exchange contracts	0.38	4.19	73	0.39	3.93	72	0.42	3.78	72	0.41	3.47	70	0.42	5.23	66
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.51	1.19	81	0.63	0.86	80	0.58	0.92	81	0.65	1.86	79	0.63	3.32	76
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0.51	0.32	83	0.63	0.29	85	0.58	0.31	85	0.65	0.32	84	0.63	0.38	82
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	26.32	46.07	18	23.39	42.93	20	24.76	44.98	19	24.01	42.82	27	25.34	45.53	30

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## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	3,327,913	3,131,027	3,132,402	3,204,541	1,925,970
Interest rate contracts	3,120,185	2,900,633	2,905,023	2,987,195	1,736,189
Foreign exchange contracts	89,000	87,913	95,707	84,060	75,282
Equity, commodity, and other contracts	118,728	142,481	131,672	133,286	114,499
<b>Derivatives Position</b>					
Futures and forwards	101,423	184,933	154,230	242,819	158,017
Written options	10,914	64,016	45,857	102,881	48,677
Exchange-traded	0	0	0	0	0
Over-the-counter	10,914	64,016	45,857	102,881	48,677
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,215,576	2,882,078	2,932,315	2,858,841	1,719,276
Held for trading	3,304,576	2,969,991	3,028,022	2,942,901	1,794,558
Interest rate contracts	3,096,848	2,739,597	2,800,643	2,725,555	1,604,777
Foreign exchange contracts	89,000	87,913	95,707	84,060	75,282
Equity, commodity, and other contracts	118,728	142,481	131,672	133,286	114,499
Non-traded	23,337	161,036	104,380	261,640	131,412
Interest rate contracts	23,337	161,036	104,380	261,640	131,412
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,430,353	3,076,347	3,092,748	3,112,301	1,879,389
One year or less	220,151	452,570	374,260	481,051	329,591
Over 1 year to 5 years	568,086	379,718	554,313	514,487	537,927
Over 5 years	2,642,116	2,244,059	2,164,175	2,116,763	1,011,871
Gross negative fair value (absolute value)	106,472	18,889	23,686	19,367	7,725
Gross positive fair value	22,493	55,021	42,008	96,167	28,931
Held for trading	22,235	52,794	40,907	91,220	27,628
Non-traded	258	2,227	1,101	4,947	1,303
Current credit exposure on risk-based capital derivative contracts	22,255	52,829	40,936	91,243	27,655
Credit losses on derivative contracts	-17	-70	-77	129	47
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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# Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	93.76	93.66	31	92.64	94.09	28	92.74	94.17	29	93.22	94.10	27	90.15	93.44	25
Foreign exchange contracts	2.67	3.30	72	2.81	3.27	72	3.06	3.47	71	2.62	3.49	68	3.91	3.20	73
Equity, commodity, and other contracts	3.57	1.20	82	4.55	1.17	83	4.20	1.14	84	4.16	1.17	83	5.95	1.64	83
Futures and forwards	3.05	9.78	47	5.91	12.57	50	4.92	11.16	47	7.58	14.05	51	8.20	13.49	54
Written options	0.33	5.78	23	2.04	7.49	36	1.46	6.28	35	3.21	8.18	37	2.53	5.91	45
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.33	5.46	23	2.04	7.20	39	1.46	5.96	38	3.21	7.73	40	2.53	5.10	47
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	96.62	74.97	73	92.05	71.23	67	93.61	74.26	68	89.21	68.76	66	89.27	69.75	66
Held for trading	99.30	37.98	90	94.86	40.60	80	96.67	40.42	84	91.84	43.53	76	93.18	44.16	75
Interest rate contracts	93.06	31.52	89	87.50	34.42	83	89.41	34.15	88	85.05	36.62	85	83.32	37.24	80
Foreign exchange contracts	2.67	1.71	79	2.81	1.57	79	3.06	1.68	80	2.62	1.60	77	3.91	1.60	82
Equity, commodity, and other contracts	3.57	0.58	86	4.55	0.58	88	4.20	0.60	88	4.16	0.68	87	5.95	0.83	87
Non-traded	0.70	62.02	9	5.14	59.40	19	3.33	59.58	15	8.16	56.47	23	6.82	55.84	25
Interest rate contracts	0.70	57.94	9	5.14	56.19	20	3.33	56.71	16	8.16	53.82	23	6.82	52.22	25
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	103.08	93.09	84	98.25	91.87	56	98.73	92.53	57	97.12	91.48	56	97.58	93.86	50
One year or less	6.62	31.78	30	14.45	28.05	43	11.95	27.56	40	15.01	32.05	43	17.11	32.17	42
Over 1 year to 5 years	17.07	24.76	36	12.13	26.03	26	17.70	27.01	32	16.05	27.06	34	27.93	30.45	50
Over 5 years	79.39	27.14	94	71.67	30.08	89	69.09	29.89	85	66.06	29.56	85	52.54	28.09	75
Gross negative fair value (absolute value)	3.20	1.56	90	0.60	1.25	33	0.76	0.98	42	0.60	1.55	31	0.40	0.83	37
Gross positive fair value	0.68	1.74	24	1.76	1.68	53	1.34	1.34	53	3	2.23	67	1.50	1.19	70
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.06	0.07	65	0.01	0.05	35	0.01	0.04	46	0.01	0.07	32	0.01	0.06	29
Gross positive fair value (X)	0.01	0.08	37	0.03	0.07	51	0.03	0.05	53	0.07	0.09	57	0.02	0.07	42
Held for trading (X)	0.01	0.06	62	0.03	0.05	62	0.02	0.04	66	0.07	0.07	66	0.02	0.06	56
Non-traded (X)	0	0.02	12	0	0.01	25	0	0.01	22	0	0.02	34	0	0.01	35
Current credit exposure (X)	0.01	0.04	47	0.03	0.05	56	0.02	0.04	60	0.07	0.06	60	0.02	0.05	45
Credit losses on derivative contracts	0	0	4	0	0	1	0	0	3	0.01	0	92	0	0	95
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.17	0.54	48	0.45	0.63	55	0.33	0.46	58	0.81	0.85	60	0.26	0.73	45

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	157,821	216,252	216,252	110,027	106,693
Gross losses	7,254	10,600	17,320	21,038	23,955
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,137	6,500	11,355	13,900	11,289
Net losses	2,117	4,100	5,965	7,138	12,666
Provision for loan and lease losses	-7,524	-32,595	-54,211	117,800	16,000
Adjustments	332	828	1,745	-4,437	0
Ending balance	148,512	180,385	157,821	216,252	110,027
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.07	0.08	9	-0.30	-0.14	21	-0.24	-0.09	14	0.61	0.51	68	0.09	0.15	39
Provision for loan and lease losses / Average loans and leases	-0.12	0.14	6	-0.54	-0.25	17	-0.45	-0.16	15	1.01	0.82	71	0.15	0.24	40
Provision for loan and lease losses / Net loan and lease losses	-355.41	198.72	12	-795	77.32	9	-908.82	-105.48	9	1,650.32	487.86	92	126.32	130.58	57
Allowance for loan and lease losses / Total loans and leases not held for sale	1.15	1.17	51	1.50	1.39	65	1.29	1.23	61	1.81	1.58	71	1	0.83	73
Allowance for loan and lease losses / Total loans and leases	1.15	1.15	52	1.49	1.37	65	1.28	1.20	62	1.80	1.55	72	1	0.81	73
Allowance for loan and lease losses / Net loans and leases (X)	35.08	28.67	70	22	15.27	79	26.46	21.39	72	30.30	11.58	88	8.69	8.03	70
Allowance for loan and lease losses / Nonaccrual assets	1,128.42	413.77	90	1,083.85	318.67	92	948.79	364.13	90	1,339.10	299.17	94	633.07	218.72	91
ALLL / 90+ days past due + nonaccrual loans and leases	794.39	319.24	90	695.90	260.68	93	646.70	287.08	88	810.08	244.34	96	426.69	151.73	92
Gross loan and lease losses / Average loans and leases	0.12	0.16	54	0.18	0.22	52	0.14	0.19	50	0.18	0.34	39	0.22	0.28	50
Recoveries / Average loans and leases	0.08	0.07	65	0.11	0.08	71	0.09	0.08	65	0.12	0.07	81	0.11	0.08	74
Net losses / Average loans and leases	0.03	0.08	47	0.07	0.13	34	0.05	0.11	37	0.06	0.27	20	0.12	0.21	44
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	29.66	23.25	72	30.90	16.12	87	53.97	34.67	78	58.03	33.98	82	45.96	36.22	78
Earnings coverage of net loan and lease losses (X)	64.97	-9.51	77	32.66	4.52	77	45.49	39.72	67	43	22.91	84	23.83	24.40	66

#### Net Loan and Lease Losses By Type

Real estate loans	-0.04	-0.01	13	-0.05	0.03	7	-0.04	0.02	12	-0.04	0.04	4	-0.02	0.01	12
Real estate loans secured by 1-4 family	-0.06	-0.02	16	-0.07	-0.01	10	-0.05	-0.02	16	-0.05	0.01	9	-0.05	0.01	8
Revolving	-0.14	-0.08	21	-0.16	-0.05	16	-0.12	-0.07	20	-0.23	0.01	7	-0.04	0.02	15
Closed-end	-0.04	-0.02	21	-0.06	-0.01	10	-0.04	-0.01	18	-0.02	0	19	-0.05	0	6
Commercial real estate loans	0	0	44	-0.01	0.05	21	0	0.04	20	0	0.07	13	0.06	0.01	86
Construction and land development	-0.01	-0.02	39	-0.04	0	17	-0.03	0	21	-0.01	0	34	-0.01	-0.01	38
1-4 family	-0.01	0	9	-0.04	0	3	-0.03	0	6	-0.01	0	13	-0.01	0	14
Other	0	-0.01	71	0	-0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	58	0	0.07	35	0	0.05	29	0	0.11	14	0.09	0.02	88
Owner-occupied	0	0	60	0	0.01	46	0	0.01	44	0	0.02	26	0.09	0.01	93
Other	0	0	55	0	0.06	37	0	0.04	35	0	0.08	24	0	0.01	40
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.09	0.10	60	0.07	0.20	40	0.07	0.17	38	-0.06	0.47	0	-0.06	0.37	0
Loans to individuals	0.65	0.65	59	1.21	0.78	72	0.83	0.71	63	1.09	1.13	64	1.31	1.17	62
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.01	0.14	47	-0.03	0.08	9	-0.02	0.10	9	0.01	0.15	44	0.03	0.15	47

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	22,036	20,517	20,757	25,924	56,743
90+ days past due loans and leases	5,534	9,278	7,770	10,546	8,406
Nonaccrual loans and leases	13,161	16,643	16,634	16,149	17,380
Total past due and nonaccrual loans and leases	40,731	46,438	45,161	52,619	82,529
<b>Restructured</b>					
Restructured 30-89 days past due	2,342	3,818	2,934	3,068	6,086
Restructured 90+ days past due	501	609	665	393	285
Restructured nonaccrual	3,788	9,337	8,772	4,021	5,671
Total restructured loans and leases	6,631	13,764	12,371	7,482	12,042
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	43,682	71,108	57,586	64,997	57,017
Other real estate owned	2,332	2,332	2,332	2,332	2,737
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.17	0.32	36	0.17	0.27	40	0.17	0.32	34	0.22	0.39	31	0.51	0.43	68
90+ days past due loans and leases	0.04	0.09	56	0.08	0.10	70	0.06	0.10	64	0.09	0.12	67	0.08	0.15	53
Nonaccrual loans and leases	0.10	0.38	9	0.14	0.58	9	0.14	0.46	13	0.13	0.66	5	0.16	0.51	12
90+ days past due and nonaccrual loans and leases	0.14	0.53	9	0.21	0.73	9	0.20	0.62	12	0.22	0.85	6	0.23	0.71	9
<b>Restructured</b>															
30-89 days past due restructured	0.02	0.01	81	0.03	0.01	86	0.02	0.01	85	0.03	0.01	81	0.06	0.01	88
90+ days past due restructured	0	0	80	0.01	0	81	0.01	0	80	0	0.01	73	0	0.01	72
Nonaccrual restructured	0.03	0.09	32	0.08	0.12	46	0.07	0.10	48	0.03	0.13	23	0.05	0.14	33
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.17	0.32	36	0.17	0.27	40	0.17	0.32	33	0.22	0.40	31	0.51	0.43	68
90+ days past due assets	0.04	0.10	55	0.08	0.10	70	0.06	0.10	64	0.09	0.12	67	0.08	0.15	52
Nonaccrual assets	0.10	0.39	9	0.14	0.59	9	0.14	0.47	13	0.13	0.67	5	0.16	0.53	11
30+ days past due and nonaccrual assets	0.31	0.88	13	0.38	1.04	12	0.37	0.97	16	0.44	1.29	6	0.75	1.19	34
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.08	0.32	12	0.11	0.43	9	0.11	0.36	12	0.13	0.52	8	0.14	0.44	13
90+ days past due and nonaccrual assets + other real estate owned	0.09	0.34	12	0.12	0.46	9	0.12	0.37	12	0.14	0.55	8	0.16	0.48	13
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.27	0.38	41	0.42	0.52	43	0.35	0.41	52	0.42	0.60	32	0.46	0.53	48
Allowance for loan and lease losses	41.76	57.44	42	52.39	67.93	41	50.79	62.64	50	40.20	66.66	26	75.90	115.41	32
Equity capital + allowance for loan and lease losses	4.14	3.52	67	5.36	4.43	68	4.53	3.60	69	5.47	4.97	61	5.98	4.28	74
Tier 1 capital + allowance for loan and lease losses	3.36	3.97	53	5.27	5.28	54	4.41	4.30	58	5.51	6.05	50	5.97	5.65	60
Loans and leases + other real estate owned	0.48	0.63	48	0.78	0.88	48	0.65	0.71	54	0.72	0.97	36	0.76	0.85	48

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_

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### Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.08	0.26	23	0.10	0.24	34	0.06	0.26	15	0.14	0.39	19	0.22	0.38	33
90+ days past due .....	0.04	0.11	65	0.09	0.12	78	0.07	0.12	70	0.09	0.16	68	0.07	0.16	58
Nonaccrual .....	0.13	0.45	18	0.18	0.65	15	0.17	0.52	20	0.17	0.76	11	0.20	0.46	25
Commercial and industrial															
30–89 days past due .....	0.01	0.28	7	0.18	0.17	61	0.23	0.24	57	0.02	0.23	9	1.07	0.31	90
90+ days past due .....	0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
Nonaccrual .....	0.01	0.46	6	0.02	0.64	4	0.03	0.57	6	0.03	0.75	7	0.07	0.83	12
Individuals															
30–89 days past due .....	1.14	0.70	79	0.87	0.55	79	1.16	0.63	81	1.19	0.83	77	2.26	0.83	88
90+ days past due .....	0.08	0.07	68	0.07	0.07	68	0.11	0.09	70	0.20	0.14	73	0.22	0.17	71
Nonaccrual .....	0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans															
30–89 days past due .....		0.01			0			0.01			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.01			0			0			0			0	
Agricultural															
30–89 days past due .....	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due .....	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual .....	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due .....	0	0	50	0	0.01	46	0	0.50	43	0	0	50	0	0.07	47
90+ days past due .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual .....	0	0.18	36	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases															
30–89 days past due .....	0.06	0.11	63	0.06	0.11	59	0.08	0.12	63	0.08	0.18	56	0.55	0.20	81
90+ days past due .....	0	0.01	33	0	0.01	35	0	0.01	76	0	0.01	33	0.01	0.01	76
Nonaccrual .....	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.11	0.39	20	0.14	0.35	31	0.09	0.46	9	0.20	0.65	16	0.25	0.67	16
	90+ days past due	0.07	0.22	65	0.14	0.27	71	0.10	0.24	67	0.14	0.33	68	0.10	0.31	61
	Nonaccrual	0.14	0.61	15	0.13	0.82	10	0.13	0.71	10	0.12	0.89	9	0.13	0.73	9
Revolving	30-89 days past due	0.14	0.26	31	0.12	0.29	26	0.19	0.28	42	0.37	0.48	45	0.35	0.45	38
	90+ days past due	0.08	0.02	85	0.34	0.02	94	0.18	0.02	91	0.26	0.03	93	0.36	0.05	94
	Nonaccrual	0.31	1.15	33	0.42	1.05	34	0.37	1.18	36	0.36	1.13	26	0.31	1	25
Closed-end	30-89 days past due	0.10	0.42	23	0.14	0.36	32	0.07	0.49	7	0.17	0.65	10	0.22	0.70	17
	90+ days past due	0.07	0.25	63	0.10	0.29	67	0.08	0.26	66	0.12	0.38	64	0.05	0.35	52
	Nonaccrual	0.11	0.60	11	0.07	0.77	7	0.09	0.67	8	0.08	0.87	8	0.10	0.70	9
Junior lien	30-89 days past due	0	0.01	52	0.01	0.01	50	0.01	0.01	64	0.03	0.02	76	0.03	0.02	67
	90+ days past due	0.01	0	91	0.01	0	94	0.01	0	92	0.01	0	87	0	0	71
	Nonaccrual	0.01	0.02	45	0.02	0.04	36	0.01	0.03	36	0.01	0.04	30	0.01	0.04	25
Commercial real estate	30-89 days past due	0.01	0.16	16	0	0.14	6	0	0.15	3	0	0.26	4	0.14	0.18	51
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.10	0.32	25	0.11	0.52	15	0.11	0.38	20	0.12	0.62	12	0.16	0.23	41
Construction and development	30-89 days past due	0	0.22	16	0	0.12	18	0	0.17	17	0	0.28	11	0.23	0.28	61
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0.02	0.20	33
1-4 family	30-89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0.02	0.02	66
Other	30-89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	0.23	0.20	72
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0.04	0.04	70	0	0.06	28	0	0.07	27	0	0.09	22	0.67	0.08	91
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0	0.13	6	0	0.14	7	0	0.13	6	0	0.23	6	0.01	0.14	13
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.14	0.39	29	0.17	0.66	17	0.16	0.45	25	0.17	0.80	12	0.21	0.28	47
Owner Occupied	30-89 days past due	0	0.04	11	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.14	5	0	0.25	4	0	0.17	5	0	0.27	5	0	0.16	7
Other	30-89 days past due	0	0.08	14	0	0.09	12	0	0.08	14	0	0.14	11	0.01	0.07	25
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.14	0.21	50	0.17	0.40	39	0.16	0.23	51	0.17	0.44	38	0.21	0.10	81
Farmland	30-89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	-460,298	-434,919	-447,869	-445,294	-443,471
Retained earnings	2,009,129	1,899,448	1,959,873	1,835,729	1,761,415
Accumulated other comprehensive income (AOCI)	-368,448	-41,468	-66,382	7,822	-31,112
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,180,383	1,423,061	1,445,622	1,398,257	1,286,832
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	28,747	28,718	28,747	28,718	28,718
Accumulated other comprehensive income-related adjustments	-368,448	-41,468	-66,382	7,822	-31,112
Other deductions from common equity tier 1 capital	-198	-198	-198	-198	-198
Subtotal	1,520,282	1,436,009	1,483,455	1,361,915	1,289,424
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,520,282	1,436,009	1,483,455	1,361,915	1,289,424
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	175,487	175,487	175,487	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	175,487	175,487	175,487	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	175,487	175,487	175,487	0	0
<b>Tier 1 Capital</b>	1,695,769	1,611,496	1,658,942	1,361,915	1,289,424
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	148,053	145,522	153,001	141,869	116,849
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	148,053	145,522	153,001	141,869	116,849
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	148,053	145,522	153,001	141,869	116,849
Exited advanced approach tier 2 capital					
Total capital	1,843,822	1,757,018	1,811,943	1,503,784	1,406,273
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	23,280,002	22,075,678	22,702,925	20,338,668	17,802,027
Less: Deductions from common equity tier 1 capital	28,747	28,718	28,747	28,718	28,718
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	23,251,255	22,046,960	22,674,178	20,309,950	17,773,309
Total risk-weighted assets	13,038,852	11,614,522	12,236,805	11,295,077	10,589,061
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.66	11.85	51	12.36	12.66	51	12.12	12.37	49	12.06	12.35	51	12.18	12.11	55
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.01	12.53	67	13.87	13.44	63	13.56	13.11	66	12.06	13.08	37	12.18	12.78	43
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.14	14.37	51	15.13	15.42	53	14.81	14.91	58	13.31	15.23	17	13.28	14.36	39
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.29	9.08	9	7.31	9.11	7	7.32	8.98	10	6.71	9.13	3	7.25	9.76	4
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	375,606	369,291	372,373	365,558	365,826	1.71	4.19
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	375,606	369,291	372,373	365,558	365,826	1.71	4.19
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	375,553	369,144	372,184	365,359	365,675	1.74	4.31
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	375,553	369,144	372,184	365,359	365,675	1.74	4.31
Total insurance underwriting net income	3,574	3,834	6,926	7,584	9,385	-6.78	-2.16
Total property and casualty	0	0	0	0	0		
Total life and health	3,574	3,834	6,926	7,584	9,385	-6.78	-2.16
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	35	132	46	132	138	-73.48	-73.48
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	389	407	823	871	2,417	-4.42	-46.42
Other insurance activities income	351	351	729	757	2,290	0.00	-18.94
Insurance and reinsurance underwriting income	38	56	94	114	127	-32.14	-87.03
Premiums	38	56	94	114	127	-32.14	-87.03
Credit related insurance underwriting	38	56	94	114	127	-32.14	-87.03
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	121	93	303	144	131	30.11	-27.98
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	448,925	292,805	344,587	291,480	287,961	53.32	61.93

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	1.62	0	97	1.63	0	97	1.63	0	97	1.77	0	97	2.02	0.01	96
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	51.63	16	0	52.30	18	0	53.11	18	0	53.67	17	0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	48.37	83	100	47.70	82	100	46.89	82	100	46.33	82	100	48.53	81
Separate account assets (L/H) / Total life assets	0	11.61	43	0	13.29	42	0	13.40	42	0	11.24	43	0	7.26	42
Insurance activities revenue / Adjusted operating income	0.11	0.36	61	0.12	0.37	58	0.12	0.36	56	0.13	0.41	59	0.35	0.47	69
Premium income / Insurance activities revenue	9.77	3.08	87	13.76	3.14	88	11.42	2.76	88	13.09	2.84	86	5.25	7.32	81
Credit related premium income / Total premium income	100	34.56	83	100	30.92	85	100	32.99	84	100	38.23	81	100	34.91	83
Other premium income / Total premium income	0	65.44	16	0	69.08	15	0	67.01	15	0	61.77	18	0	65.09	16
Insurance underwriting net income / Consolidated net income	3.20	0.02	98	3.01	0.02	97	2.73	0.02	97	4.93	0.03	96	4.15	0.08	96
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)	1.90	163.24	40	2.08	5.07	58	1.86	4.49	58	2.08	3.62	53	2.57	5.13	38
Insurance benefits, losses, expenses / Insurance premiums	318.42	3,806.36	83	166.07	-395.05	70	322.34	927.51	84	126.32	447.82	59	103.15	233.61	70
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	24.34	12.13	96	16.34	11.54	68	18.97	12	79	18.47	11.03	81	20.58	11.51	84
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

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## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	331,052	309,941	323,255	323,300	333,610
Real estate loans	59,164	69,724	65,802	82,278	78,358
Commercial and industrial loans	1,590	1,021	872	1,239	1,680
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	27	28	27	30	16
Loans to individuals	266,601	232,256	252,499	236,797	252,125
Agricultural loans	0	36	0	0	0
Other foreign loans	255	2,590	400	1,622	861
Lease financing receivables	3,415	4,286	3,655	1,334	570
Debt securities	43,771	24,938	24,438	0	110,052
Interest-bearing bank balances	499	494	496	487	480
Total selected foreign assets	375,322	335,373	348,189	323,787	444,142
Total foreign deposits	1,187,033	1,144,717	1,204,324	1,091,758	1,067,201
Interest-bearing deposits	626,000	656,417	642,974	651,384	645,658
Non-interest-bearing deposits	561,033	488,300	561,350	440,374	421,543

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	7.78	0.77	96	8.17	0.64	95	8.04	0.66	95	8.34	0.87	95	9.11	1.25	93
Cost: Interest-bearing deposits	0.06	0.25	29	0.12	0.12	59	0.10	0.14	51	0.27	0.42	35	0.58	1.19	16

### Net Losses as a Percent of Foreign Loans by Type

Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

### Growth Rates

Net loans and leases	6.81	11.61	59	-4.68	-1.19	50	-0.01	6.83	51	-3.09	-2.40	57	8.75	22.48	58
Total selected assets	11.91	18.50	63	2.99	3.19	57	7.54	9.48	64	-27.10	2.04	17	6.61	12.40	61
Deposits	3.70	-4.80	60	5.09	9.07	41	10.31	0.73	82	2.30	3.46	40	1.41	10.36	36

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities .....	0	0	0	0	0		
1-4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Retained credit exposure .....	0	0	0	0	0		
1-4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance) .....	0	0	0	0	0		
Seller's interest carried as securities and loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
Asset-backed commercial paper conduits .....	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures ..	0	0	0	0	0		
Liquidity commitments provided to conduit structures .....	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities .....	0	0	0	0	0		0
1-4 family residential loans .....	0	0	0	0	0		0
Home equity lines .....	0	0	0	0	0		0
Credit card receivables .....	0	0	0	0	0		0
Auto loans .....	0	0	0	0	0		0
Commercial and Industrial loans .....	0	0	0	0	0		0
All other loans and leases .....	0	0	0	0	0		0
Asset-backed commercial paper conduits .....	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures ..	0	0	0	0	0		0
Liquidity commitments provided to conduit structures .....	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans .....							
Home equity lines .....							
Credit card receivables .....							
Auto loans and other consumer loans .....							
Commercial and industrial loans .....							
All other loans and leases .....							

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## Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.05	0.10	0.07	0.17	0.30

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
<b>Operating Income</b>								
Income from bank subsidiaries .....	87,000	30,000	62,000	134,000	220,000	190.00	45.00	
Dividends .....	87,000	30,000	62,000	134,000	220,000	190.00	45.00	
Interest .....	0	0	0	0	0			
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from nonbank subsidiaries .....	0	0	0	0	0			
Dividends .....	0	0	0	0	0			
Interest .....	0	0	0	0	0			
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....	87,000	30,000	62,000	134,000	220,000	190.00	45.00	
Securities gains (losses) .....	-529	-486	-948	13,336	-850			
Other operating income .....	3	3	6	154	261	0.00	-97.32	
Total operating income .....	86,474	29,517	61,058	147,490	219,411	192.96	19.48	
<b>Operating Expenses</b>								
Personnel expenses .....	560	383	764	758	768	46.21	55.56	
Interest expense .....	0	0	0	0	0			
Other expenses .....	1,216	987	1,787	1,864	1,682	23.20	53.34	
Provision for loan and lease losses .....	0	0	0	0	0			
Total operating expenses .....	1,776	1,370	2,551	2,622	2,450	29.64	54.03	
Income (loss) before taxes .....	84,698	28,147	58,507	144,868	216,961	200.91	18.92	
Applicable income taxes (credit) .....	-972	-972	-2,131	2,395	-1,818			
Extraordinary items .....								
Income before undistributed income of subsidiaries .....	85,670	29,119	60,638	142,473	218,779	194.21	26.07	
Equity in undistributed income of subsidiaries .....	26,026	98,363	192,734	11,331	7,134	-73.54	-6.66	
Bank subsidiaries .....	26,026	98,363	192,734	11,331	7,134	-73.54	-6.66	
Nonbank subsidiaries .....	0	0	0	0	0			
Subsidiary holding companies .....	0	0	0	0	0			
Net income (loss) .....	111,696	127,482	253,372	153,804	225,913	-12.38	16.55	
<b>Memoranda</b>								
Bank net income .....	113,026	128,363	254,734	145,331	227,134	-11.95	28.61	
Nonbank net income .....	0	0	0	0	0			
Subsidiary holding companys' net income .....	0	0	0	0	0			

BHC Name

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# Parent Company Balance Sheet

	Dollar Amount in Thousands									
	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,332,325	98.04	1,359,414	85.17	1,600,602	98.58	1,304,584	1,243,904	-1.99	14.79
Common and preferred stock .....	1,318,196	97	1,345,285	84.29	1,586,473	97.71	1,290,455	1,229,775	-2.01	14.97
Excess cost over fair value .....	14,129	1.04	14,129	0.89	14,129	0.87	14,129	14,129	0.00	0.00
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	2,500	0.18	2,501	0.16	2,500	0.15	2,501	4,974	-0.04	-49.79
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	12,160	0.89	219,723	13.77	6,376	0.39	66,704	37,056	-94.47	-71.22
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	12,002	0.88	14,401	0.90	14,130	0.87	12,305	12,401	-16.66	-13.19
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,358,987	100.00	1,596,039	100.00	1,623,608	100.00	1,386,094	1,298,335	-14.85	11.23
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	10,241	0.75	12,508	0.78	11,997	0.74	11,587	11,503	-18.12	28.14
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total liabilities .....	10,241	0.75	12,508	0.78	11,997	0.74	11,587	11,503	-18.12	28.14
Equity Capital .....	1,348,746	99.25	1,583,531	99.22	1,611,611	99.26	1,374,507	1,286,832	-14.83	11.12
Perpetual preferred stock (income surplus) .....	175,487	12.91	175,487	11	175,487	10.81	0	0	0.00	
Common stock .....	582	0.04	580	0.04	581	0.04	580	579	0.34	1.04
Common surplus .....	616,207	45.34	598,774	37.52	607,020	37.39	591,360	582,566	2.91	10.75
Retained earnings .....	2,002,005	147.32	1,884,431	118.07	1,950,376	120.13	1,811,979	1,761,415	6.24	36.35
Accumulated other comprehensive income .....	-368,448	-27.11	-41,468	-2.60	-66,382	-4.09	7,822	-31,112		
Other equity capital components .....	-1,077,087	-79.26	-1,034,273	-64.80	-1,055,471	-65.01	-1,037,234	-1,026,616		
Total liabilities and equity capital .....	1,358,987	100.00	1,596,039	100.00	1,623,608	100.00	1,386,094	1,298,335	-14.85	11.23
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	15.10	10.52	85	18.28	12.64	86	16.95	11.94	87	11.38	7.29	85	17.65	9.68	96
Bank net income / Average equity investment in banks	15.53	11.07	84	19.39	12.37	90	17.80	11.80	87	11.29	7.45	79	18.46	10.51	92
Nonbank net income / Average equity investment in nonbanks		10.05			13.40			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	101.19	98.83	39	100.69	96.24	43	100.54	96.79	41	94.49	88.16	22	100.54	82.22	40
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital	0.76	17.48	9	0.79	16.87	10	0.74	16.81	10	0.84	20.06	9	0.89	20.43	9
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.28	8	0	13.82	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	1.05	0.09	91	0.89	0.09	92	0.88	0.05	93	1.03	0.08	93	1.10	0.12	92
Long-term debt / Consolidated long-term debt	0	39.62	11	0	39.10	9	0	39.86	10	0	34.67	10	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	98.78	103.92	24	85.85	103.07	2	99.32	103.22	29	94.91	102.81	11	96.66	103.22	14
Total investment in subs / Equity capital	98.78	109.01	15	85.85	108.26	1	99.32	108.40	20	94.91	110.16	6	96.66	111.07	7
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.07	0.41	26	-0.88	0.25	4	-0.04	0.29	32	-0.45	0.47	15	-0.19	0.36	20
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.82			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	141.60	126.15	62	55.91	138.64	16	55.34	152.85	10	132.87	136.59	56	206.07	177.68	68
Cash from ops + noncash items + op expense / Op expense + dividend	144.08	116.54	64	55.71	130.64	19	55.98	154.48	14	121.41	147.24	46	207.44	190.27	62
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	110.28	92.87	68	376.65	103.17	94	49	98.54	13	127.97	134.08	58	86.57	116.34	17
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,417.74			1,667.11			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends	144.01	140.52	59	55.41	153.06	17	54.57	174.12	11	124.73	150.43	47	208.57	210.80	59
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	28.36	28.68	71		41.77		85.17	47.61	86		35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	-0.75	3.32	13	-0.78	3.64	12	-0.74	3.44	14	-0.84	3.85	13	-0.89	2.64	16
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name \_\_\_\_\_

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## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	70.52	82.17	52	185.92	78.46	91	187.35	66.37	94	75.41	81.10	55	48.21	57.84	50
Dividends declared / Net income .....	54.09	34	88	42.47	25.30	87	44.84	28.27	85	69.85	42.29	88	46.69	33.08	76
Net income – dividends / Average equity.....	6.93	7.04	57	10.51	9.64	66	9.35	8.62	65	3.43	4.14	38	9.41	6.46	84
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	144.01	128.25	60	55.41	139.49	25	54.57	155.92	20	124.73	132.17	53	208.57	178.13	58
Dividends from nonbank subsidiaries .....	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	144.01	168.66	54	55.41	193.08	16	54.57	203.53	11	124.73	174.85	37	208.57	260.40	47
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	76.97	43.08	77	23.37	36.56	35	24.34	45.96	25	92.20	60.28	78	96.86	66.55	83
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	76.97	46.71	74	23.37	38.35	33	24.34	51.33	24	92.20	62.88	75	96.86	69.36	76
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries .....		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries .....		54.49			76.16			87.22			79.84			150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100.61	65.33	99	101.64	67.82	98	101.54	74.16	97	90.85	69.76	44	100.27	67.32	99
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	100.61	75.26	96	101.64	81.78	98	101.54	83.13	97	90.85	82.20	32	100.27	78.80	98
Dividends from nonbank subsidiaries .....	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....		28.16			28.31			26.38			27.08			28.33	